

Fill in this information to identify the case:

Debtor 1 David R. Miller

Debtor 2 Barbara A. Miller fka Barbara A Bolig fka Barbara A Rose

United States Bankruptcy Court for the EASTERN District of Pennsylvania

Case number 18-14460 AMC

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** FREEDOM MORTGAGE CORPORATION**Court claim no. (if known):** 9

**Last 4 digits** of any number you use to identify the debtor's account: 1467

**Date of payment change:**

Must be at least 21 days after date of this notice

12/1/19

**New total payment:**  
Principal, interest, and escrow, if any

\$1,016.85

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$484.88

New escrow payment: \$ 484.58

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor(s) Barbara A. Miller fka Barbara A Bolig fka Barbara A Rose, and David R. Miller Case number (*if known*) 18-14460 AMC  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x/s/ Rebecca A. Solarz

Signature

Date 11/4/19

Print: Rebecca A. Solarz Title Attorney for Creditor  
First Name Middle Name Last Name

Company KML Law Group, P.C.

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